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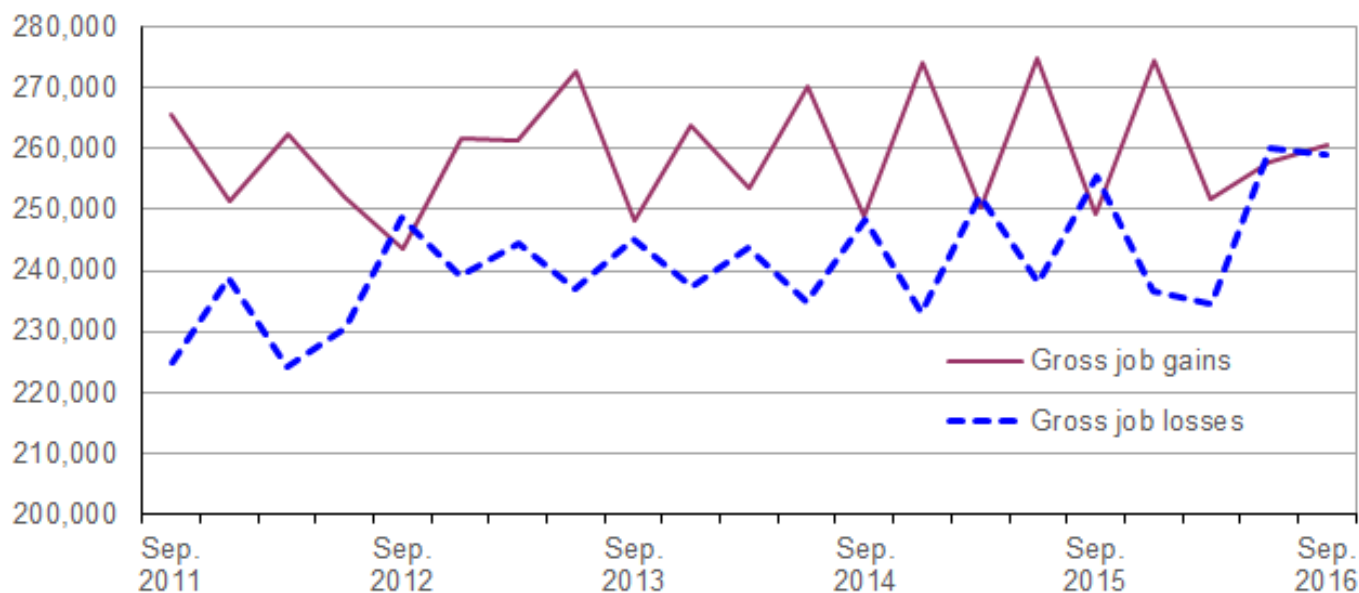
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Business Employment Dynamics in Ohio — Third Quarter 2016

From June 2016 to September 2016 gross job gains in Ohio totaled 260,780, while gross job losses numbered 258,978, the U.S. Bureau of Labor Statistics reported today. Assistant Commissioner for Regional Operations Charlene Peiffer, noted that gross job gains exceeded gross job losses by 1,802. During the previous quarter, gross job losses exceeded gross job gains by 2,285.

Chart 1. Private sector gross job gains and losses in Ohio, September 2011–September 2016, seasonally adjusted

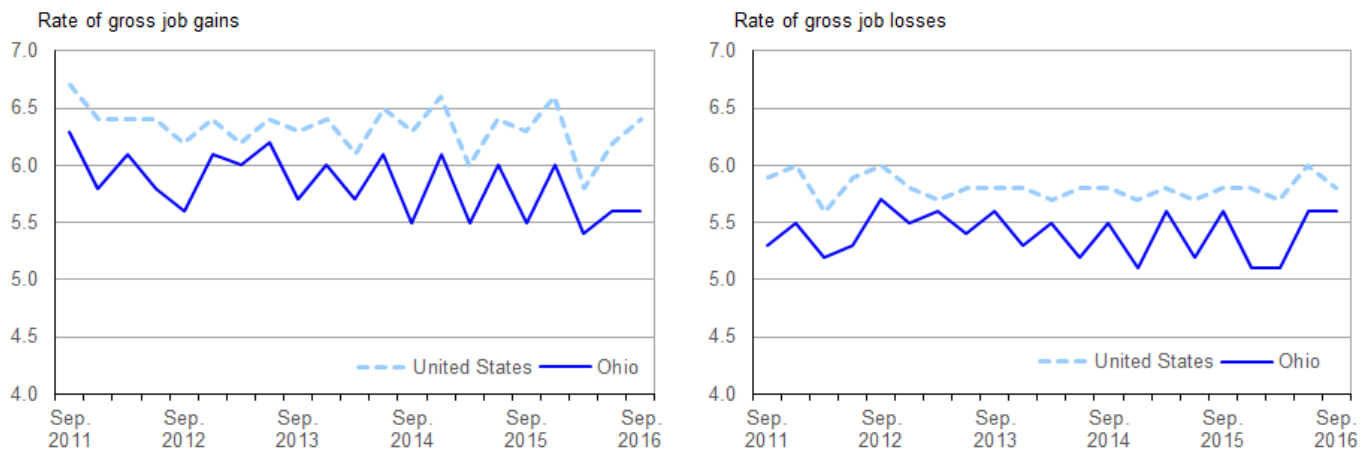


Source: U.S. Bureau of Labor Statistics.

The change in the number of jobs over time is the net result of increases and decreases in employment that occur at all businesses in the economy. Business Employment Dynamics (BED) statistics track these changes in employment at private business establishments from the third month of one quarter to the third month of the next. Gross job gains are the sum of increases in employment from expansions at existing establishments and the addition of new jobs at opening establishments. Gross job losses are the result of contractions in employment at existing establishments and the loss of jobs at closing establishments. The difference between the number of gross job gains and the number of gross job losses is the net change in employment. (See the [Technical Note](#) for more information.)

The 260,780 gross job gains in September 2016 followed the 257,809 gross job gains in June 2016. (See [chart 1](#).) Gross job gains in Ohio have remained above 245,000 each quarter since the recent low in September 2012. Ohio's gross job losses numbered 258,978 in September 2016, lower than the recent peak of 260,094 gross job losses in June 2016.

Chart 2. Private sector gross job gains and losses as a percent of employment, United States and Ohio, September 2011–September 2016, seasonally adjusted



Source: U.S. Bureau of Labor Statistics.

Ohio's rate of gross job gains as a percent of private sector employment was 5.6 percent, lower than the national rate of 6.4 percent in the third quarter of 2016. In all but one quarter, the state's rate of gross job gains has been below the U.S. rate in each quarter since the series began in September 1992. Gross job losses represented 5.6 percent of private sector employment in Ohio, while nationally gross job losses accounted for 5.8 percent of private sector employment. (See [chart 2](#).) The rate of gross job losses in the state has been below the U.S. rate in all but two quarters since the series began.

During the third quarter of 2016, gross job gains exceeded gross job losses in eight industry sectors in Ohio. Education and health services created more than 40,400 jobs at opening and expanding establishments, but lost approximately 34,300 jobs at closing and contracting establishments. The resulting net gain of 6,111 jobs was the largest of any sector in the third quarter of 2016. Financial activities recorded a net employment gain of 1,831, with more than 12,400 jobs added in opening and expanding establishments and more than 10,600 jobs lost in closing and contracting establishments. Two other industry sectors had net employment gains of more than 1,000: transportation and warehousing (1,587) and professional and business services (1,481). (See [table 1](#).)

In contrast, gross job losses exceeded gross job gains in three industry sectors in the third quarter of 2016. Within construction, gross job losses exceeded gross job gains by 5,169. Leisure and hospitality had a net loss of 3,334 jobs and manufacturing had a net loss of 1,550 jobs.

Ohio was among the five states in the East North Central Census division. In the third quarter of 2016, gross job gains exceeded gross job losses in four states in the division, including Ohio. Gross job losses exceeded gross job gains in one state, Wisconsin. (See [table A](#).) All five states in the division had rates of gross job gains that were lower than the 6.4-percent national rate. The five states in the division also had rates of gross job losses that were below the 5.8-percent national rate.

Table A. Private sector gross job gains and losses for the United States, East North Central Division, and East North Central states, September 2016, seasonally adjusted

Area	Gross job gains		Gross job losses		Net change	Net change as a percent of total employment
	Total	As a percent of total employment	Total	As a percent of total employment		
United States.....	7,650,000	6.4	6,962,000	5.8	688,000	0.6
East North Central ⁽¹⁾	1,044,208	—	1,020,714	—	23,494	—
Illinois	293,311	5.7	289,298	5.7	4,013	0.0
Indiana.....	149,640	5.8	132,940	5.1	16,700	0.7
Michigan.....	206,985	5.6	205,425	5.6	1,560	0.0
Ohio.....	260,780	5.6	258,978	5.6	1,802	0.0
Wisconsin.....	133,492	5.5	134,073	5.5	-581	0.0

Footnotes:

(1) Data were calculated for this release using published gross job gains and gross job losses for states located in the East North Central Census Division.

Note: Dash indicates data not available.

Additional statistics and other information

BED data for the states have been included in [table 2](#) of this release. For more information on the Business Employment Dynamics data, visit the BED web site at www.bls.gov/bdm.

The Business Employment Dynamics release for fourth quarter 2016 is scheduled to be released on Wednesday, July 26, 2017.

Technical Note

The Business Employment Dynamics (BED) data are a product of a federal-state cooperative program known as Quarterly Census of Employment and Wages (QCEW). The BED data are compiled by the U.S. Bureau of Labor Statistics (BLS) from existing QCEW records. Most employers in the U.S. are required to file quarterly reports on the employment and wages of workers covered by unemployment insurance (UI) laws, and to pay quarterly UI taxes. The QCEW is based largely on quarterly UI reports which are sent by businesses to the State Workforce Agencies (SWAs). These UI reports are supplemented by two additional BLS data collections to render administrative data into economic statistics. Together these data comprise the QCEW and form the basis of the Bureau's establishment universe sampling frame.

In the BED program, the quarterly QCEW records are linked across quarters to provide a longitudinal history for each establishment. The linkage process allows the tracking of net employment changes at the establishment level, which in turn allows the estimation of jobs gained at opening and expanding establishments and jobs lost at closing and contracting establishments.

The change in the number of jobs over time is the net result of increases and decreases in employment that occur at all businesses in the economy. BED statistics track these changes in employment at private business establishments from the third month of one quarter to the third month of the next. Gross job gains are the sum of increases in employment from expansions at existing establishments and the addition of new jobs at opening establishments. Gross job losses are the result of contractions in employment at existing establishments and the loss of jobs at closing establishments. The difference between the number of gross jobs gained and the number of gross jobs lost is the net change in employment.

Gross job gains and gross job losses are expressed as rates by dividing their levels by the average of employment in the current and previous quarters. The rates are calculated for the components of gross job gains and gross job losses and then summed to form their respective totals. These rates can be added and subtracted just as their levels can. For instance, the difference between the gross job gains rate and the gross job losses rate is the net growth rate.

The formal definitions of employment changes are as follows:

Openings. These are either establishments with positive third month employment for the first time in the current quarter, with no links to the prior quarter, or with positive third month employment in the current quarter following zero employment in the previous quarter.

Expansions. These are establishments with positive employment in the third month in both the previous and current quarters, with a net increase in employment over this period.

Closings. These are either establishments with positive third month employment in the previous quarter, with no employment or zero employment reported in the current quarter.

Contractions. These are establishments with positive employment in the third month in both the previous and current quarters, with a net decrease in employment over this period.

Information in this release will be made available to sensory impaired individuals upon request. Voice phone: (202) 691-5200; Federal Relay Service: (800) 877-8339.

Table 1. Private sector gross job gains and losses by industry, Ohio, seasonally adjusted

Category	Gross job gains and job losses (3 months ended)					Gross job gains and job losses as a percent of employment (3 months ended)				
	Sept 2015	Dec. 2015	Mar. 2016	June 2016	Sept 2016	Sept 2015	Dec. 2015	Mar. 2016	June 2016	Sept 2016
Total private ⁽¹⁾										
Gross job gains	249,218	274,448	251,839	257,809	260,780	5.5	6.0	5.4	5.6	5.6
At expanding establishments	212,252	228,982	217,995	224,752	217,976	4.7	5.0	4.7	4.9	4.7
At opening establishments	36,966	45,466	33,844	33,057	42,804	0.8	1.0	0.7	0.7	0.9
Gross job losses	255,390	236,802	234,642	260,094	258,978	5.6	5.1	5.1	5.6	5.6
At contracting establishments ...	218,514	202,555	209,946	209,299	220,914	4.8	4.4	4.6	4.5	4.8
At closing establishments	36,876	34,247	24,696	50,795	38,064	0.8	0.7	0.5	1.1	0.8
Net employment change ⁽²⁾	-6,172	37,646	17,197	-2,285	1,802	-0.1	0.9	0.3	0.0	0.0
Construction										
Gross job gains	20,596	23,544	23,420	21,773	18,450	10.3	11.6	11.2	10.3	9.0
At expanding establishments	17,351	19,610	19,798	18,570	15,173	8.7	9.7	9.5	8.8	7.4
At opening establishments	3,245	3,934	3,622	3,203	3,277	1.6	1.9	1.7	1.5	1.6
Gross job losses	20,891	20,554	19,458	21,960	23,619	10.4	10.2	9.3	10.5	11.5
At contracting establishments ...	17,651	17,311	17,277	17,145	19,247	8.8	8.6	8.3	8.2	9.4
At closing establishments	3,240	3,243	2,181	4,815	4,372	1.6	1.6	1.0	2.3	2.1
Net employment change ⁽²⁾	-295	2,990	3,962	-187	-5,169	-0.1	1.4	1.9	-0.2	-2.5
Manufacturing										
Gross job gains	18,963	20,999	18,413	19,317	19,699	2.7	3.1	2.6	2.8	2.8
At expanding establishments	18,115	19,264	17,429	18,624	18,000	2.6	2.8	2.5	2.7	2.6
At opening establishments	848	1,735	984	693	1,699	0.1	0.3	0.1	0.1	0.2
Gross job losses	22,428	19,522	20,366	20,573	21,249	3.2	2.8	3.0	3.0	3.1
At contracting establishments ...	20,815	18,071	19,207	18,838	19,232	3.0	2.6	2.8	2.7	2.8
At closing establishments	1,613	1,451	1,159	1,735	2,017	0.2	0.2	0.2	0.3	0.3
Net employment change ⁽²⁾	-3,465	1,477	-1,953	-1,256	-1,550	-0.5	0.3	-0.4	-0.2	-0.3
Wholesale trade										
Gross job gains	10,186	10,933	9,936	9,962	10,545	4.3	4.6	4.2	4.2	4.5
At expanding establishments	8,463	8,844	8,410	8,709	8,483	3.6	3.7	3.6	3.7	3.6
At opening establishments	1,723	2,089	1,526	1,253	2,062	0.7	0.9	0.6	0.5	0.9
Gross job losses	10,977	9,750	9,114	11,543	9,900	4.6	4.1	3.8	5.0	4.2
At contracting establishments ...	8,537	7,853	7,825	8,365	8,140	3.6	3.3	3.3	3.6	3.5
At closing establishments	2,440	1,897	1,289	3,178	1,760	1.0	0.8	0.5	1.4	0.7
Net employment change ⁽²⁾	-791	1,183	822	-1,581	645	-0.3	0.5	0.4	-0.8	0.3
Retail trade										
Gross job gains	33,838	33,323	34,339	33,679	35,257	5.9	5.8	6.0	5.8	6.1
At expanding establishments	30,285	28,747	31,020	30,234	31,261	5.3	5.0	5.4	5.2	5.4
At opening establishments	3,553	4,576	3,319	3,445	3,996	0.6	0.8	0.6	0.6	0.7
Gross job losses	34,852	31,150	29,267	34,587	35,141	6.1	5.5	5.1	6.0	6.1
At contracting establishments ...	31,554	27,995	27,165	30,094	31,679	5.5	4.9	4.7	5.2	5.5
At closing establishments	3,298	3,155	2,102	4,493	3,462	0.6	0.6	0.4	0.8	0.6
Net employment change ⁽²⁾	-1,014	2,173	5,072	-908	116	-0.2	0.3	0.9	-0.2	0.0
Transportation and warehousing										
Gross job gains	8,996	14,138	9,073	9,244	9,952	5.0	7.7	4.9	5.1	5.4
At expanding establishments	7,803	12,493	8,225	8,542	8,677	4.3	6.8	4.4	4.7	4.7
At opening establishments	1,193	1,645	848	702	1,275	0.7	0.9	0.5	0.4	0.7
Gross job losses	7,801	7,981	12,042	9,620	8,365	4.3	4.4	6.5	5.3	4.5
At contracting establishments ...	6,829	6,760	11,276	8,041	7,194	3.8	3.7	6.1	4.4	3.9
At closing establishments	972	1,221	766	1,579	1,171	0.5	0.7	0.4	0.9	0.6
Net employment change ⁽²⁾	1,195	6,157	-2,969	-376	1,587	0.7	3.3	-1.6	-0.2	0.9
Information										
Gross job gains	2,834	3,660	2,967	2,813	3,368	3.9	5.1	4.1	3.9	4.7
At expanding establishments	2,320	2,927	2,584	2,484	2,673	3.2	4.1	3.6	3.4	3.7
At opening establishments	514	733	383	329	695	0.7	1.0	0.5	0.5	1.0
Gross job losses	3,430	2,856	3,051	3,855	3,093	4.8	3.9	4.2	5.4	4.2

Note: See footnotes at end of table.

Table 1. Private sector gross job gains and losses by industry, Ohio, seasonally adjusted - Continued

Category	Gross job gains and job losses (3 months ended)					Gross job gains and job losses as a percent of employment (3 months ended)				
	Sept 2015	Dec. 2015	Mar. 2016	June 2016	Sept 2016	Sept 2015	Dec. 2015	Mar. 2016	June 2016	Sept 2016
At contracting establishments ...	2,845	2,322	2,587	2,920	2,771	4.0	3.2	3.6	4.1	3.8
At closing establishments	585	534	464	935	322	0.8	0.7	0.6	1.3	0.4
Net employment change ⁽²⁾	-596	804	-84	-1,042	275	-0.9	1.2	-0.1	-1.5	0.5
Financial activities										
Gross job gains	11,708	11,901	10,781	12,435	12,470	4.2	4.3	3.8	4.5	4.4
At expanding establishments	10,082	9,522	8,976	10,885	9,981	3.6	3.4	3.2	3.9	3.5
At opening establishments	1,626	2,379	1,805	1,550	2,489	0.6	0.9	0.6	0.6	0.9
Gross job losses	12,026	11,066	9,536	11,707	10,639	4.3	4.0	3.4	4.1	3.8
At contracting establishments ...	9,730	8,975	8,238	9,039	8,708	3.5	3.2	2.9	3.2	3.1
At closing establishments	2,296	2,091	1,298	2,668	1,931	0.8	0.8	0.5	0.9	0.7
Net employment change ⁽²⁾	-318	835	1,245	728	1,831	-0.1	0.3	0.4	0.4	0.6
Professional and business services										
Gross job gains	44,875	52,417	42,290	50,068	48,990	6.3	7.3	5.9	6.9	6.8
At expanding establishments	37,895	42,889	35,962	44,102	40,547	5.3	6.0	5.0	6.1	5.6
At opening establishments	6,980	9,528	6,328	5,966	8,443	1.0	1.3	0.9	0.8	1.2
Gross job losses	48,206	43,878	45,689	47,221	47,509	6.8	6.1	6.4	6.5	6.6
At contracting establishments ...	40,698	36,566	40,702	36,260	39,666	5.7	5.1	5.7	5.0	5.5
At closing establishments	7,508	7,312	4,987	10,961	7,843	1.1	1.0	0.7	1.5	1.1
Net employment change ⁽²⁾	-3,331	8,539	-3,399	2,847	1,481	-0.5	1.2	-0.5	0.4	0.2
Education and health services										
Gross job gains	35,221	38,036	36,858	36,058	40,412	4.0	4.3	4.1	4.1	4.5
At expanding establishments	30,744	31,962	32,102	31,621	34,834	3.5	3.6	3.6	3.6	3.9
At opening establishments	4,477	6,074	4,756	4,437	5,578	0.5	0.7	0.5	0.5	0.6
Gross job losses	32,701	30,540	31,373	37,337	34,301	3.8	3.5	3.5	4.2	3.8
At contracting establishments ...	27,655	26,586	27,560	28,659	28,741	3.2	3.0	3.1	3.2	3.2
At closing establishments	5,046	3,954	3,813	8,678	5,560	0.6	0.5	0.4	1.0	0.6
Net employment change ⁽²⁾	2,520	7,496	5,485	-1,279	6,111	0.2	0.8	0.6	-0.1	0.7
Leisure and hospitality										
Gross job gains	47,876	51,122	50,171	48,501	46,983	8.9	9.4	9.0	8.8	8.6
At expanding establishments	37,656	41,000	42,160	39,218	36,777	7.0	7.5	7.6	7.1	6.7
At opening establishments	10,220	10,122	8,011	9,283	10,206	1.9	1.9	1.4	1.7	1.9
Gross job losses	46,655	45,984	41,618	46,567	50,317	8.7	8.4	7.5	8.4	9.1
At contracting establishments ...	39,356	38,649	36,518	38,188	43,080	7.3	7.1	6.6	6.9	7.8
At closing establishments	7,299	7,335	5,100	8,379	7,237	1.4	1.3	0.9	1.5	1.3
Net employment change ⁽²⁾	1,221	5,138	8,553	1,934	-3,334	0.2	1.0	1.5	0.4	-0.5
Other services ⁽³⁾										
Gross job gains	9,751	10,345	9,751	10,371	10,864	6.6	6.9	6.4	6.9	7.2
At expanding establishments	8,018	8,400	8,249	8,871	8,574	5.4	5.6	5.4	5.9	5.7
At opening establishments	1,733	1,945	1,502	1,500	2,290	1.2	1.3	1.0	1.0	1.5
Gross job losses	10,546	9,407	9,048	10,625	10,858	7.0	6.3	5.9	7.0	7.1
At contracting establishments ...	8,704	7,925	7,939	8,005	9,008	5.8	5.3	5.2	5.3	5.9
At closing establishments	1,842	1,482	1,109	2,620	1,850	1.2	1.0	0.7	1.7	1.2
Net employment change ⁽²⁾	-795	938	703	-254	6	-0.4	0.6	0.5	-0.1	0.1

Footnotes:

(1) Includes unclassified sector not shown separately.

(2) The net employment change is the difference between total gross job gains and total gross job losses. See the Technical Note for further information.

(3) Except public administration.

Table 2. Private sector gross job gains and losses as a percent of total employment by state, seasonally adjusted

Category	Gross job gains as a percent of employment (3 months ended)					Gross job losses as a percent of employment (3 months ended)				
	Sept. 2015	Dec. 2015	Mar. 2016	June 2016	Sept. 2016	Sept. 2015	Dec. 2015	Mar. 2016	June 2016	Sept. 2016
United States(1)	6.3	6.6	5.8	6.2	6.4	5.8	5.8	5.7	6.0	5.8
Alabama	5.8	6.2	5.8	5.8	6.2	5.5	5.3	5.4	5.8	5.7
Alaska	9.1	9.6	9.4	10.3	9.0	10.3	10.5	9.7	11.9	11.1
Arizona	6.8	6.9	6.0	6.1	7.1	5.4	5.4	5.7	6.1	5.2
Arkansas	6.1	6.3	5.4	5.4	6.2	5.3	5.3	5.3	5.8	5.4
California	6.9	7.6	6.5	6.8	6.9	5.9	6.7	6.3	6.7	6.1
Colorado	7.0	7.0	6.6	6.9	7.1	6.4	6.4	6.1	6.5	6.2
Connecticut	5.1	5.5	5.2	5.4	5.2	5.9	4.9	5.0	5.3	5.3
Delaware	6.1	7.3	6.5	6.7	6.3	6.1	6.2	6.4	6.6	6.5
District of Columbia	6.1	6.2	5.2	5.8	6.2	5.4	4.6	5.6	6.1	5.7
Florida	6.9	7.2	6.1	6.4	7.4	5.8	5.8	5.8	5.9	5.7
Georgia	6.5	6.9	6.1	7.0	6.7	5.9	5.7	5.6	6.6	5.9
Hawaii	5.1	5.8	4.9	5.4	5.8	4.6	4.4	4.9	6.0	5.0
Idaho	7.8	7.9	8.2	7.1	7.9	7.0	6.9	6.3	7.1	7.1
Illinois	5.4	6.4	5.3	5.9	5.7	5.8	5.6	5.4	5.9	5.7
Indiana	5.5	6.2	5.5	5.2	5.8	5.3	4.9	5.3	5.2	5.1
Iowa	5.7	6.0	6.0	5.6	6.0	6.0	5.7	5.3	6.1	5.8
Kansas	5.7	6.2	5.8	5.6	6.2	5.8	5.6	5.9	6.3	5.6
Kentucky	6.1	6.7	5.7	6.2	6.7	5.7	5.4	5.8	5.8	6.2
Louisiana	6.2	6.5	6.0	5.9	6.6	6.2	6.4	6.6	6.9	6.5
Maine	6.6	8.6	8.0	7.7	6.7	7.1	7.1	6.9	6.7	7.4
Maryland	6.5	6.8	6.2	6.3	6.5	6.2	5.9	6.0	6.3	6.0
Massachusetts	5.4	5.9	5.2	6.0	5.7	5.6	5.2	5.0	5.2	5.5
Michigan	5.4	6.1	5.4	5.9	5.6	5.6	5.3	4.9	5.3	5.6
Minnesota	5.4	6.1	5.4	5.9	6.1	5.8	5.7	5.2	5.6	5.6
Mississippi	6.2	7.1	5.7	5.7	6.3	5.9	5.4	6.1	6.5	5.6
Missouri	5.7	6.3	5.7	5.7	5.7	5.5	5.3	5.3	5.4	5.4
Montana	7.6	8.5	7.8	7.9	7.6	7.7	7.3	7.2	8.6	7.8
Nebraska	6.0	6.1	5.8	5.7	6.4	5.6	5.5	5.5	6.0	5.9
Nevada	6.2	6.8	6.3	6.5	6.7	5.6	5.3	5.7	5.6	5.5
New Hampshire	6.1	6.7	6.0	6.5	6.4	6.4	5.6	5.8	5.9	6.3
New Jersey	6.3	6.7	5.9	6.5	6.3	6.2	5.9	5.9	5.8	5.8
New Mexico	6.5	7.0	6.2	6.5	6.8	6.6	6.9	6.3	6.7	6.2
New York	6.3	6.4	6.1	6.2	6.3	6.0	5.7	5.7	5.8	5.9
North Carolina	6.3	6.7	6.0	6.3	6.1	5.7	5.5	5.6	5.8	5.8
North Dakota	7.1	6.7	6.6	6.8	8.1	8.5	8.1	8.9	9.0	7.1
Ohio	5.5	6.0	5.4	5.6	5.6	5.6	5.1	5.1	5.6	5.6
Oklahoma	6.1	6.3	5.7	5.8	6.3	6.1	6.5	6.4	6.8	6.0
Oregon	7.0	7.0	7.0	6.7	6.9	6.4	6.2	5.8	6.5	6.4
Pennsylvania	5.3	5.7	5.4	5.3	5.7	5.3	5.1	5.2	5.4	5.1
Rhode Island	5.8	6.6	5.8	6.2	5.6	5.8	5.7	5.9	6.2	6.0
South Carolina	6.1	7.1	6.1	6.3	6.3	5.8	5.3	5.8	5.8	5.7
South Dakota	5.9	6.7	6.2	6.4	6.4	6.1	5.9	6.1	6.2	6.2
Tennessee	5.8	6.3	5.2	5.7	5.9	5.1	4.8	5.1	5.3	5.2
Texas	5.9	6.1	4.7	6.3	6.2	5.5	5.5	5.5	5.4	5.4
Utah	7.0	7.2	7.3	6.7	7.4	6.0	6.0	5.9	6.4	6.5
Vermont	6.9	7.2	6.6	7.4	7.2	7.7	6.5	6.9	7.2	7.4
Virginia	7.1	6.4	5.9	6.4	6.0	5.8	5.6	5.9	6.0	6.1
Washington	6.7	6.8	7.1	7.2	6.7	6.8	6.2	5.6	5.8	6.4
West Virginia	5.8	6.6	5.9	5.8	6.6	6.7	6.3	6.9	6.9	6.6
Wisconsin	5.6	6.0	5.6	5.7	5.5	5.6	5.2	5.2	5.7	5.5
Wyoming	8.5	9.0	7.9	7.7	8.3	9.2	9.3	9.4	10.4	8.9
Puerto Rico	5.9	6.3	5.7	5.6	5.8	6.3	5.7	6.0	5.6	5.7

Note: See footnotes at end of table.

Table 2. Private sector gross job gains and losses as a percent of total employment by state, seasonally adjusted - Continued

Category	Gross job gains as a percent of employment (3 months ended)					Gross job losses as a percent of employment (3 months ended)				
	Sept. 2015	Dec. 2015	Mar. 2016	June 2016	Sept. 2016	Sept. 2015	Dec. 2015	Mar. 2016	June 2016	Sept. 2016
Virgin Islands.....	6.0	7.3	5.7	6.3	6.2	7.3	5.3	5.4	5.8	6.5

Footnotes(1) Totals for the United States do not include data for Puerto Rico or the Virgin Islands.